

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: December 1, 2017

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**In Re: **Jerry Lobrow
Beata Lobrow**Case No.: **18-16428**
Judge: **CMG**

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS☐ Original
☐ Motions Included☒ Modified/Notice Required
☐ Modified/No Notice RequiredDate: August 2018THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.Initial Debtor(s)' Attorney BCT Initial Debtor: J L Initial Co-Debtor B L**Part 1: Payment and Length of Plan**

a. The debtor shall pay 1,900.00 Monthly to the Chapter 13 Trustee, starting on 4/1/2018 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property
Description:
Proposed date for completion: _____

☐ Refinance of real property:
Description:
Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Bruce C. Truesdale	Attorney Fees	2,000.00
Internal Revenue Service*	Taxes and certain other debts - 2017 1040 Taxes	12,640.00
Internal Revenue Service*	Taxes and certain other debts - 2016 1040 Taxes	5,131.02
Internal Revenue Service*	Taxes and certain other debts - 2015 1040 Taxes	10,236.68

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

- ☒ None
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim

pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
M&T Bank	4 Paul Place Old Bridge, NJ 08857 Middlesex County	20,862.15	0.00	20,862.15	2,529.00 (or per mtg note)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-					
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE
 Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Acura Financial Services	Leased Acura Car	Unknown	0.00

f. Secured Claims Unaffected by the Plan ☐ NONE
 The following secured claims are unaffected by the Plan:
 Creditor
 Carole Ann Gorham
 Regional Acceptance Corp

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ ___ to be distributed *pro rata*

☐ Not less than ___ percent

☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Solar City	0.00	Solar Panels	Assumed	60.00

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J.

LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Priority Claims
- 4) Secured Claims
- 5) Lease Arrearages
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ **NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.
Date of Plan being modified: _____.

Explain below **why** the plan is being modified:

August 2018 - Plan is being modified to account for actual debts owed to IRS and to accurately list the arrears due to Debtors' mortgage company. Per the Trustee's request the Debtors have also included a non-standard provision to address a lawsuit.

Explain below **how** the plan is being modified:

August 2018 - The priority debts owed to the IRS were updated in Part 3 and the arrearage figure owed to Debtors' mtg company was updated in Part 4. A non-standard provision was entered into part 10 with respect to Debtors' civil suit.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtors shall turn over to the chapter 13 Trustee, for the benefit of creditors, any non-exempt proceeds from the lawsuit listed on Schedule B of their petition.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date August 31, 2018

/s/ Bruce C. Truesdale

Bruce C. Truesdale

Attorney for the Debtor

Date: August 31, 2018

/s/ Jerry Lobrow

Jerry Lobrow

Debtor

Date: August 31, 2018

/s/ Beata Lobrow

Beata Lobrow

Joint Debtor

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date August 31, 2018

/s/ Bruce C. Truesdale

Bruce C. Truesdale

Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: August 31, 2018

/s/ Jerry Lobrow

Jerry Lobrow

Debtor

Date: August 31, 2018

/s/ Beata Lobrow

Beata Lobrow
Joint Debtor

Certificate of Notice Page 8 of 10
 United States Bankruptcy Court
 District of New Jersey

In re:
 Jerzy Lobrow
 Beata Lobrow
 Debtors

Case No. 18-16428-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf901

Page 1 of 3
 Total Noticed: 64

Date Rcvd: Sep 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 06, 2018.

db/jdb +Jerzy Lobrow, Beata Lobrow, 4 Paul Place, Old Bridge, NJ 08857-2514
 cr +American Honda Finance Corporation, administrator, P.O. Box 168088, Irving, TX 75016-8088
 517429188 +Abelson & Truesdale, LLC, Bruce C. Truesdale, Esq, 147 Union Avenue,
 Middlesex, NJ 08846-1063
 517429191 +Allied Collection Svcs, 3080 S Durango Dr, Suite 208, Las Vegas, NV 89117-9194
 517429192 +American Express, PO Box 981537, El Paso, TX 79998-1537
 517528730 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
 Malvern PA 19355-0701
 517429193 Amex Department Stores, PO Box 8718, Mason, OH 45040
 517429194 +Attorney General of the United States, Department of Justice,
 Constitution Ave and 10th St. NW, Washington, DC 20530-0001
 517429195 +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, PO Box 982238, El Paso, TX 79998-2235)
 517429196 +Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
 517429197 +Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
 517528096 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 517429200 +Carole Ann Gorham, 13 Guest Drive, Morganville, NJ 07751-1432
 517429201 +Chase Bank, PO Box 659754, San Antonio, TX 78265-9754
 517429209 DSNB/Macys, PO Box 8218, Monroe, OH 45050
 517532810 +Department Stores National Bank, Citibank, N.A., 701 East 60th Street North,
 Sioux Falls, SD 57104-0493
 517429204 +Deville Asset Management, 1132 Glade Road, Colleyville, TX 76034-4227
 517429205 +Diane Kostenko, 137 Hillside Ave, South River, NJ 08882-2056
 517429206 +Digestive Health and Nutrition Center, L, 465 Cranbury Road, Suite 102,
 East Brunswick, NJ 08816-7600
 517429210 +Freehold Ophthalmology, LLC, 509 Stillwells Corner Road, Freehold, NJ 07728-2965
 517429213 +Laura Dambola, 76 Greenwood Road, Old Bridge, NJ 08857-2425
 517429214 +Lending Club Corporation, 21 Stevenson, Suite 300, San Francisco, CA 94105-2706
 517429216 M&T Bank, PO Box 61903, Dallas, TX 75261
 517429217 Office of Chief Counsel, Internal Revenue Service, SB/SE Division Counsel,
 One Newark Center, Suite 1500, Newark, NJ 07102-5224
 517429218 +Paypal Credit, PO Box 5138, Lutherville Timonium, MD 21094-5138
 517429223 +RWJ EndoSurgical Center, P.O. Box 95000-5555, Philadelphia, PA 19195-0001
 517429221 +Robert Wood Johnson Health Net, PO box 251, South Amboy, NJ 08879-0251
 517429222 Robert Wood Johnson Medical School, PO Box 829650, Philadelphia, PA 19182-9650
 517429224 +Solar City, PO Box 3500, Draper, UT 84020-3500
 517526735 +US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
 (address filed with court: U.S. Bank National Association, Bankruptcy Department,
 PO Box 108, St. Louis MO 63166-0108)
 517429228 +Unifund CCR LLC, 10625 Techwoods Circle, Cincinnati, OH 45242-2846
 517429230 +Waclawa Gierlachowski, 21 Radcliffe Street, South River, NJ 08882-1239

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usan.j.njbankr@usdoj.gov Sep 04 2018 23:41:37 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 04 2018 23:41:33 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517448467 E-mail/Text: ebnbankruptcy@ahm.honda.com Sep 04 2018 23:41:48
 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088,
 Irving, TX 75016-8088
 517429189 E-mail/Text: ebnbankruptcy@ahm.honda.com Sep 04 2018 23:41:48 Acura Financial Services,
 PO Box 165378, Irving, TX 75016-5378
 517429199 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 04 2018 23:47:05
 Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
 517429202 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 04 2018 23:41:17 Comenity Bank/AN TLR,
 PO box 182789, Columbus, OH 43218-2789
 517429203 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 04 2018 23:41:17 Comenity Bank/Express,
 PO Box 182789, Columbus, OH 43218-2789
 517582002 +E-mail/Text: bncmail@w-legal.com Sep 04 2018 23:41:48 Comenity Capital Bank/Paypal Credit,
 c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
 517429207 E-mail/Text: mrdiscen@discover.com Sep 04 2018 23:40:43 Discover Financial SVC LLC,
 PO Box 15316, Wilmington, DE 19850-5316
 517441219 E-mail/Text: mrdiscen@discover.com Sep 04 2018 23:40:43 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 517429208 E-mail/Text: cio.bncmail@irs.gov Sep 04 2018 23:40:56 District Director of the IRS,
 955 S. Springfield Avenue, Springfield, NJ 07081
 517429212 +E-mail/Text: bnckohlsnotices@becket-lee.com Sep 04 2018 23:40:46 Kohls Department Store,
 PO box 3115, Milwaukee, WI 53201-3115
 517429215 +E-mail/Text: bncnotices@stengerlaw.com Sep 04 2018 23:40:44 LVNV Funding LLC,
 c/o Stenger & Stenger, PC, 2618 East Paris Ave Se, Grand Rapids, MI 49546-2454

District/off: 0312-3

User: admin
Form ID: pdf901

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Total Noticed: 64

Date Rcvd: Sep 04, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517580361 E-mail/PDF: resurgentbknnotifications@resurgent.com Sep 04 2018 23:46:20
LVNV Funding, LLC its successors and assigns as, assignee of Marketplace Loan Grantor,
Trust, Series 2015-CB1, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587

517573723 +E-mail/Text: bk@lendingclub.com Sep 04 2018 23:42:04 LendingClub Corporation,
71 Stevenson Street, Suite 1000, San Francisco, CA 94105-2967

517583805 E-mail/Text: camanagement@mtb.com Sep 04 2018 23:41:10 M&T Bank, P.O. Box 1288,
Buffalo, NY 14240-1288

517475863 +E-mail/Text: bankruptcydpt@mcmcg.com Sep 04 2018 23:41:33 Midland Funding LLC,
PO Box 2011, Warren, MI 48090-2011

517545381 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 04 2018 23:58:48
Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067,
Norfolk VA 23541

517543137 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 04 2018 23:46:41
Portfolio Recovery Associates, LLC, c/o Mastercard Black, POB 41067, Norfolk VA 23541

517543138 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 04 2018 23:58:43
Portfolio Recovery Associates, LLC, c/o Nfl Extra Points, POB 41067, Norfolk VA 23541

517564751 E-mail/Text: bnc-quantum@quantum3group.com Sep 04 2018 23:41:27
Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788,
Kirkland, WA 98083-0788

517569270 E-mail/Text: bnc-quantum@quantum3group.com Sep 04 2018 23:41:27
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

517565313 E-mail/Text: bnc-quantum@quantum3group.com Sep 04 2018 23:41:27
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

517429220 +E-mail/Text: bk@rgsfinancial.com Sep 04 2018 23:40:41 RGS Financial, 1700 Jay Ell Dr,
Suite 200, Richardson, TX 75081-6788

517429219 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Sep 04 2018 23:46:14 Regional Acceptance Corp,
PO Box 830913, Birmingham, AL 35283-0913

517447192 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Sep 04 2018 23:46:14 Regional Acceptance Corporation,
PO Box 1847, Wilson, NC 27894-1847

517429225 +E-mail/PDF: gecsedirecoverycorp.com Sep 04 2018 23:47:01 Synch/Amazon PLCC,
PO Box 965015, Orlando, FL 32896-5015

517429226 E-mail/PDF: gecsedirecoverycorp.com Sep 04 2018 23:46:04 Synch/Care Credit,
PO Box 965036, Orlando, FL 32896-5036

517429227 +E-mail/PDF: gecsedirecoverycorp.com Sep 04 2018 23:46:03 Synch/Lowes, PO Box 96505,
Orlando, FL 32896-0001

517429972 +E-mail/PDF: gecsedirecoverycorp.com Sep 04 2018 23:46:04 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

517429229 +E-mail/Text: usanj.njbankr@usdoj.gov Sep 04 2018 23:41:37 United States Attorney,
For Internal Revenue Service), 970 Broad Street, 5th Floor, Newark, NJ 07102-2527

517553484 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Sep 04 2018 23:46:49 Verizon,
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
TOTAL: 32

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517429190* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
(address filed with court: Acura Financial Services, PO Box 165378, Irving, TX 75016)

517438073* Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

517429211* +Internal Revenue Service*, P.O. Box 7346, Philadelphia, PA 19101-7346

517429198 ##+Borrowers First Inc, 1114 Lost Creek Blvd, Suite 220, Austin, TX 78746-6374
TOTALS: 0, * 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 06, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: pdf901

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Total Noticed: 64

Date Rcvd: Sep 04, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 31, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Bruce C. Truesdale on behalf of Joint Debtor Beata Lobrow brucectruesdalepc@gmail.com,
bctpcecf@gmail.com;r49787@notify.bestcase.com
Bruce C. Truesdale on behalf of Debtor Jerzy Lobrow brucectruesdalepc@gmail.com,
bctpcecf@gmail.com;r49787@notify.bestcase.com
Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
John R. Morton, Jr. on behalf of Creditor American Honda Finance Corporation, administrator
for Honda Lease Trust ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Rebecca Ann Solarz on behalf of Creditor M&T BANK rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7